




Order Filed on July 6, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
<b>Caption in Compliance with D.N.J. LBR 9004-1(b)</b> Denise Carlon, Esq. KML Law Group, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 215-627-1322 <a href="mailto:dcarlon@kmlawgroup.com">dcarlon@kmlawgroup.com</a> Attorneys for Defendant PNC Bank, National Association	
In Re:	Case No.: 19-21276 ABA
Minnie Williams-Wooden, Debtor	Hearing Date:  Judge: Andrew B. Altenburg Jr.

#### CONSENT ORDER CURING POST PETITION DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: July 6, 2023**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Minnie Williams-Wooden

Case No.: 19-21276 ABA

Caption: **CONSENT ORDER RESOLVING DEBTOR'S COMPLAINT TO  
IMPOSE AUTOMATIC STAY AS TO THE MORTGAGED PROPERTY**

This matter having been brought before the Court by Denice Carlon, Attorney for Secured Creditor, upon a request to reinstate the automatic stay as to real property located at 1704 Snowberry Drive, Williamstown, NJ, 08094, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David A. Snyder, Esq., attorney for Debtor, and for good cause having been shown;

It is **ORDERED, ADJUDGED** and **DECREED** that the automatic stay as to the mortgaged property known and designated as 1704 Snowberry Drive, Williamstown, NJ, 08094 hereby imposed; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that the Debtor make regular mortgage payments, outside the Chapter 13 Plan, beginning July 1, 2023, directly Secured Creditor (Note: The amount of the monthly mortgage payment is subject to change according to the terms of the mortgage); and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that for the duration of the Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, the Secured Creditor may obtain an Order Vacating Automatic Stay As To Real Property by submitting a Certification to the Court indicating any such payment is more than thirty (30) days late; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that a copy of any application, supporting certification, and proposed Order must be served on the Trustee, Debtor and Debtor's counsel at the time of submission to the Court; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that in the event the within Bankruptcy is dismissed or the automatic stay is vacated, the refiling of any bankruptcy proceeding by the Debtor will not act to impose the automatic stay as to the premises known and designated as 1704 Snowberry Drive, Williamstown, NJ, 08094 without further order of the Court; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that as of June 20, 2023 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September

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Debtor: Minnie Williams-Wooden  
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2022 through June 2023 for a total post-petition default of \$14,793.09 (2 @ \$1,466.70; 8 @ \$1,500.20 less suspense \$141.91); and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that Debtor shall make an immediate payment of \$10,000.00; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that Debtor shall make an additional payment for remaining arrears of \$4,793.09 no later than June 30, 2023; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that the Secured Creditor is hereby awarded reimbursement of fees in the sum of \$500.00, which is to be paid through the Debtor's Chapter 13 Plan.

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that request to impose an automatic stay, are hereby resolved.

I hereby agree and consent to the above terms and conditions:

Dated: 6/26/2023

/s David A Snyder

\_\_\_\_\_  
David A. Snyder, Attorney for Plaintiff

I hereby agree and consent to the above terms and conditions:

Dated: 6/26/2023

/s/ Denise Carlon

\_\_\_\_\_  
Denise E. Carlon, Attorney for Defendant

In re:  
Minnie L. Williams-Wooden  
Debtor

Case No. 19-21276-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jul 06, 2023

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2023:

Recip ID	Recipient Name and Address
db	Minnie L. Williams-Wooden, 1704 Snowberry Drive, Williamstown, NJ 08094-8755

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2023 at the address(es) listed below:

Name	Email Address
David A Snyder	on behalf of Debtor Minnie L. Williams-Wooden dasnyderlaw@aol.com g26258@notify.cincompass.com;snyder.davidb121471@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5